

KING COUNTY, WASHINGTON
EMERGENCY MANAGEMENT PLAN
POST-DISASTER INTERIM HOUSING ANNEX

PRIMARY AGENCY: King County Department of Community and Human Services (DCHS) *Community Services Division (CSD)*

SUPPORT AGENCIES: King County Office of Emergency Management (KC OEM)
King County Department of Development and Environmental Services (DDES)
Public Health Seattle & King County (PHSKC)
American Red Cross (ARC)
Volunteer Organizations Assisting in Disasters

I. INTRODUCTION

A. Purpose

This annex is intended to assist residents of the unincorporated areas of King County who are displaced from their home for an extended period of time due to a disaster, and to support the local jurisdictions of King County in assisting their residents with post-disaster housing needs.

The annex provides for coordination among local jurisdictions, DCHS and other agencies which may be able to assist residents with information and resources for the repair or replacement of a damaged home. The annex also addresses coordination among DDES and the King County cities, each of which will have primary responsibility for carrying out residential inspections within their respective jurisdictions, but who may be called upon to provide mutual assistance.

B. Scope

This annex helps to coordinate the functions and tasks assigned to ESF-6 Mass Care, Emergency Assistance, Housing and Human Services and ESF -14 Long Term Recovery. The recovery effort for King County government in large disasters will be coordinated from the King County Emergency Coordination Center (ECC). King County DCHS has been designated as the primary agency in supporting post-disaster housing efforts. DCHS will bring other key housing partners, such as the King County Housing and Community Development Consortium and the King County Housing Authority, into the recovery process at the appropriate time.

King County has primary responsibility for the unincorporated areas of the County. Local jurisdictions have primary responsibility for addressing the post-disaster needs of their residents, with the understanding that aid and coordination from King County, Washington State, and the federal government will be forthcoming, as possible, when the resources of a local jurisdiction become overwhelmed.

DCHS and DDES will work with and assist residents of unincorporated King County and local jurisdictions, as possible, during and following disasters. King County DCHS will support DDES' role in managing residential inspections and damage assessment for the unincorporated areas. Both departments will work with and assist local jurisdictions as fully as possible depending on the extent of disaster conditions. Federal and state assistance will be requested in the wake of a major disaster. Volunteer, nonprofit, and private resources will be mobilized to the extent feasible during this recovery phase.

II. POLICIES

Incorporated jurisdictions will perform emergency management functions within their jurisdictional boundaries as mandated by RCW 38.52.070. A collaborative response by public, tribal, private, and nonprofit organizations will greatly benefit and facilitate the provision of interim post-shelter housing information and services, and housing assessment and repair throughout the King County region.

King County policy, as described in ESF 14, allows for the possibility of the County Executive waiving normal competitive bidding for certain services, and/or for postponing or expediting normal permitting process requirements. "All projects must comply with all applicable code requirements. A permit and inspection must be obtained as soon as possible after work has begun." The application for a permit is required no later than six months after the date of the emergency proclamation. (CEMP, ESF 14)

III. SITUATION

A. Emergency/Disaster Conditions and Hazards

King County is vulnerable to the natural and human-caused disasters detailed in the King County Hazard Identification and Vulnerability Analysis (HIVA). In recent history, damage to homes has been primarily due to severe flooding, and weather incidents, with a smaller number affected by earthquakes and landslides. The scale of these disasters has been relatively small. However, the imminent threat of a major flood as well as the location of King County in a major earthquake zone, require that we be prepared for an incident that could cause major damage to homes and displacement of residents.

Post-disaster housing needs could vary greatly depending on the type and extent of a disaster, its location (near or far from population centers), and the number of

households whose homes become uninhabitable for shorter or longer periods of time.

Based on past disasters, planning estimates assume that 10 – 20% of displaced residents would seek access to shelters and may require assistance transitioning from shelters to interim housing. Other displaced residents may temporarily find shelter with families, friends, or in nearby hotels, but they may also require information and assistance in transitioning to interim housing. Wisdom from recent disasters suggests that within two to four weeks, residents should be transitioned out of temporary shelters, returned to their homes if possible, or if necessary, assisted in finding interim housing.

In 2010 there were over 1.9 million residents in King County, and close to 800,000 households.

- By 2020, about 20% of the residents will be age 65 or older
- About 13% of residents over the age of five have some type of disability.
- Close to 25% of the population speak a language other than English at home. In some parts of the County 30% or more may have limited English proficiency.

24% of King County households (about 192,000) earn 50% of median household income or less. These residents have little safety net, and are likely to have few extra resources in the case of a disaster affecting their home. It is also possible that employees and business owners at various income levels could experience interruption in their jobs and/or businesses, causing significant income loss.

Another 16% of households earn between 50% and 80% of median income. While they will have some personal resources, the loss of a home or job, and the need to repair a home could severely stress what few resources they have. Because these households are less likely to qualify for current federal, state and local assistance programs which target low-income, infirm, or special needs populations, it will be a particular challenge to find resources to assist them.

Roughly 60% of King County residents are homeowners, while about 40% are renters.¹ Moderate to upper income homeowners, as well as lower-income households, may be financially challenged as a result of the need to maintain mortgage payments, make repairs to damaged houses, and pay for interim rental housing.

In 2010, the apartment vacancy rate in King County is relatively high at around 6 percent, providing a possible source of interim housing for displaced households. However, these market conditions are unusual, and in the coming several years, the rental market could be much tighter, with fewer units actually available.

¹ In the 2006 – 2008 American Community Survey, 62% of households were owners and 38% were renters. This is higher than has historically been the case, and may change as some homeowners lose their homes due to the economic conditions in 2007 – 2010.

B. Planning Assumptions

Disasters may have impacts that disrupt transportation, utilities, communications, medical systems, and food service systems. Plans will need to account for the possibility of failures and interruptions in these systems.

Cities and the general public will need to rely on their own resources and be locally self-sufficient in the initial post-disaster period, up to at least several days. Partnerships, information exchange, and communication will be essential to an organized, effective response to the immediate, interim and long-term housing needs of displaced residents, both among agencies and among local jurisdictions.

The help of private and non-profit agencies, and of volunteers who are properly documented, will be essential and welcome in the wake of a major disaster. Their effectiveness at the time of a disaster will depend on adequate pre-disaster planning, and on establishing clear lines of authority, communication, and coordination with the lead public agencies.

C. Other Planning Considerations

- Special needs individuals will need to receive priority support from the appropriate agencies serving them.
- There is a significant percent of King County's population that speaks English "less than very well". Consequently, there will be a need for interpreters to adequately provide housing assistance and related services to some residents.
- It will take time and resources to inspect, confirm, and assess damage to residents post disaster.
- Many residents will not be able to immediately return to their homes following a major incident.
- Some homes will be completely destroyed by the disaster incident.
- Weather forecasting and earthquake prediction are not developed enough to effectively assist emergency planners prior to a disaster.
- It is likely that funding for disaster recovery will not be timely enough, nor provide adequately for repairs and restoration of damaged homes.

IV. CONCEPT OF OPERATIONS

A. General

Funds administered by the DCHS' Housing and Community Development Program (HCD) for affordable housing, community infrastructure and housing repair support projects and programs in the unincorporated areas of King County as well as most other local jurisdictions outside the City of Seattle. DCHS/HCD administers a number of federal and local fund sources on behalf of an inter-jurisdictional consortium of the suburban cities in King County with one consortium that also includes the City of Seattle. In support of this structure for allocating such funds regionally, there is an inter-jurisdictional Joint Recommendations Committee that meets to recommend guidelines and awards to specific projects. DCHS/HCD does not administer any housing and community development funds that are available to be used solely for the unincorporated areas; consequently, coordination with the consortia cities and the Joint Recommendations Committee will be essential to the distribution of any of these funds, whether in unincorporated or incorporated areas of the county.

Only a Presidential Major Disaster Declaration results in making Federal Emergency Management Agency (FEMA) funds available for housing assistance. If there is a relatively low-level disaster that creates housing needs, but is not a presidentially- declared major disaster, federal assistance will be very limited.

B. Organization

King County Office of Emergency Management will have lead responsibility for setting up and managing temporary shelters. King County DDES, with the support of King County DCHS, will coordinate and assist with preliminary residential inspections and damage assessment. DCHS and DDES will provide informational resources on repair for residential buildings in order to expedite the safe return of as many households as possible to their homes within the first few weeks after a disaster. DCHS will coordinate with local jurisdictions, with public agencies such as King County Housing Authority, and with volunteer agencies which may be able to assist with minor home repairs. Some resources may be available through DCHS Housing and Community Development Home Repair Program to assist income-eligible households with repair of their homes. DCHS will provide information to help displaced residents who cannot return to their homes within several weeks, to find interim housing.

V. RESPONSIBILITIES

Primary Agency:

King County Department of Community and Human Services (DCHS) shall:

- Inform and coordinate with King County Office of Emergency Management (OEM) in all phases of its pre-disaster planning and post-disaster implementation;
- Coordinate with DDES and support them in identifying personnel and resources available to coordinate and assist with initial inspections and housing damage assessment;
- Convene and staff the Post-Disaster Interim Housing Task Force, to provide a forum for coordination and agreement among agencies and King County cities in responding to housing needs in the case of a disaster;
- Coordinate with DDES in identifying resources available for minor and major home repair which will allow the maximum number of households to return to their homes speedily. This will include information regarding King County's Home Repair Program for income eligible households;
- Assist DDES in providing resources and information on housing repair or replacement available through public, nonprofit, volunteer, and private organizations;
- Undertake strategies to identify available interim rental housing, and to provide timely information to displaced households to assist them in accessing interim housing resources;
- Coordinate with OEM, shelter personnel and/or individual case managers in providing information to households on available interim housing, on housing repair resources, on financial assistance for housing needs, as available, and on resources for move-in transportation or furnishings, as available; and
- Coordinate with local jurisdictions in King County, and, in particular, with the King County Community Development Block Grant Program (CDBG), HOME and Regional Affordable Housing Program Consortia, staffed by the Housing and Community Development Program in DCHS, in planning for:

- a. Local needs in a limited scale disaster, in which federal disaster funds are not available; and
- b. Regional or larger scale disasters in which federal disaster funds are available, and King County and local jurisdictions will be called on to work with the federal government and provide mutual assistance to address the housing needs of affected residents.

Support Agencies:

King County Office of Emergency Management (OEM) shall:

- provide direction and support to DCHS and DDES in carrying out their duties to assist with housing inspection, repair, and interim housing;
- act as liaison with state and federal agencies insofar as they agree to provide assistance and/or financial resources to King County;
- if necessary, facilitate interactions between DCHS and other major agencies such as American Red Cross or case management providers who are active in the response/shelter phase, in order to assure the orderly transition of households from temporary housing back to their own safe homes or to interim housing;

King County Department of Development and Environmental Services (DDES) shall:

Pre-Disaster

- Update and maintain a list of non-DDES volunteers qualified to do inspections (structural engineers, architects, building officials), including maintenance of contact information for qualified building officials / inspectors in Seattle and in each of the suburban cities, for purposes of mutual assistance if one or more jurisdictions are overwhelmed, while others are minimally affected;
- Develop a plan for expedited, low-cost permits for houses needing repair in the post-disaster period, especially for minimal repairs that will allow households to return to their homes quickly; and
- Plan for DDES staff to lead a team focused on residential building inspections after a disaster, making use of volunteer inspectors if necessary.

Post-Disaster

It is understood that DDES may first need to address the inspection of certain public buildings and major facilities. However, because there is significant

economic as well as humanitarian value in returning as many households to their own homes as quickly as possible, DDES agrees to:

- Activate a team dedicated to inspection of residential buildings in parallel with inspection of other types of buildings and facilities as soon as possible after a disaster;
- Carry out building inspections, including single family homes and multifamily residential buildings in Unincorporated King County;
- Determine if a building is “safe to occupy” for residential buildings as well as other buildings, and identify required repairs to be completed before a building will be designated “safe to occupy”;
- In the case of a mid to high-level disaster, at least one DDES staff shall provide the coordination/lead for a team of volunteer inspectors to undertake the residential building inspections within the unincorporated area, and to assist other jurisdictions as feasible;
- In conjunction with DCHS, provide information on qualified contractors and volunteer agencies who may be able to assist with minor home repair, and refer income-eligible households to the DCHS Housing Repair Program for minor and major repairs;
- Issue building permits for major repairs and rebuilding; and
- Be responsible for long term re-building issues. Provide information to residents on permitting, and on qualified contractors available for major home repair, demolition, and/or replacement of homes.

Seattle and King County Public Health shall:

- Provide environmental health inspections of damaged housing
- Coordinate provision of health services information for individuals with health/medical issues as they transition from shelters to interim or permanent housing.

Local Jurisdictions should take responsibility for the following activities:

Pre-Disaster

- Prepare a local emergency management plan that includes a plan for inspecting and determining the safety of existing homes, providing resources for minor home repairs, and assisting residents to find interim housing if they cannot return to their permanent homes within several weeks

- Provide information on homeowners and renters insurance to local residents to encourage them to maintain sufficient coverage, particularly for floods and earthquakes.
- Plan for expedited, low-cost home repair permits in the aftermath of a disaster
- If they choose, maintain a list of volunteer organizations which are qualified to lead/help with minor home repairs that they can supply this list directly to residents
- If they choose, develop and maintain their own list of qualified volunteer inspectors to help in the case of a disaster

Post-Disaster

- Inspect and assess the level of damage for all buildings in their jurisdiction
- Once essential public buildings have been inspected, residential buildings should take priority for determination of whether they are “safe to occupy”.
- Whenever possible, include a post-inspection list of what work would be needed to make the house habitable as quickly as possible.
- If feasible, have local home repair programs which can provide help with repairs directly from city or volunteer resources to qualifying households.
- Issue permits for home repairs in an efficient, low-cost manner.
- If a local jurisdiction is overwhelmed by the number of damaged buildings and homes, they may
 - make a resource request to King County OEM/ECC for inspectors.
 - refer residents to the appropriate call number or website to request assistance with home repairs.
- Coordinate their plans with King County post-disaster housing plans and with the King County Consortium, in order to plan for mutual assistance in the event of a disaster which overwhelms local resources;
- If mutually agreed upon, enter into a memorandum of understanding with King County and/or the KC Consortium as to mutual assistance and sharing of informational, staff, or financial resources in the case of an overwhelming regional disaster affecting housing;

Mental Health, Chemical Abuse and Dependency Services Division of DCHS (MHCADSD) may:

- In coordination with non-profit agencies and housing managers providing services to vulnerable individuals and households served by MHCADSD, assist with finding appropriate shelter and interim housing for their clients, and help them with the return to a permanent housing situation;
- Work with Seattle King County Public Health, with housing providers, and with other agencies serving their clients to coordinate and provide crisis counseling to vulnerable populations.

DSHS/DDD Region IV may:

- In coordination with public or non-profit agencies and housing managers who provide services to individuals and households with developmental disabilities, assist with finding appropriate shelter and interim housing for their clients, and help them with the return to a permanent housing situation.

American Red Cross (ARC) shall:

- Within the limits of their mission, assist residents with basic needs and information that will help them transition from emergency shelters or other temporary housing to interim housing.

Individual Households should:

- Be prepared with supplies and communication plans for up to three days of emergency conditions in their homes during which they may not be able to access roads, utilities, telecommunications, public safety, food, water, or medical resources;
- Undertake initial measures to make their homes safe and habitable until further help is available;
- Evacuate their homes when suggested or required to do so by public authorities;
- Plan ahead with relatives and friends for mutual assistance with housing needs in case of a disaster;
- Maintain adequate insurance on their homes and belongings to cover floods and earthquakes as well as other disasters. If possible, maintain insurance or sufficient household savings to cover interim housing costs when displaced from their home;
- Be financially prepared to cover home repair costs not covered by insurance.

VI. RESOURCE REQUIREMENTS

The Financial Resource Landscape

Financial resources for housing are extremely limited at the County level. There are no funds currently set aside to assist with post-disaster housing. As described above, cities will be expected to bear the cost of minor disasters primarily affecting their own jurisdiction until their resources are overwhelmed.

The King County Consortium may choose to re-direct some of the housing and community development funds available to its member jurisdictions in the event of a major disaster, but even those funds will be somewhat limited, and unless waivers are obtained, they will be primarily available to low income and special needs households. The unincorporated areas and the local jurisdictions represented in the Consortium will need to agree on how any available funds are distributed.

In the event of a major disaster, local jurisdictions and King County will need to apply for state and federal financial assistance. State funds are also limited by law to assisting low-income and “infirm” residents. It is possible that some income-eligibility requirements could be modified or waived in order to provide assistance to moderate income households that are severely affected, or to assist when public safety and health are at risk. King County OEM, under the direction of the Executive, will coordinate and assist with the application for state and federal funds.

There will be a need to seek community and private funds that can assist with the inevitable gaps in public funding. Insofar as feasible, DCHS will work with other agencies to encourage pre-disaster commitments from foundations, lending institutions, and other community-based funding groups. It is recommended that one agency, with public oversight, be designated to receive and to coordinate the distribution of private donations intended to assist with post-disaster needs.

Cost Estimate for a Low-Level Disaster Scenario

Without knowing the scale of a disaster’s actual effect on housing, there is no way to estimate how many households would actually need interim housing, or what the costs would be. However, as an example, a “low-level” disaster that doesn’t trigger a FEMA response, might initially affect 1000 households (e.g. loss of access or utilities). Of these, 400 cannot return to their homes within 24 hours (will need to stay with friends or relatives, or will require temporary shelter). We will assume that 150 cannot return to their homes within two to four weeks. There is a high probability that certain parts of the County may be affected more than others, so a commitment to mutual aid will be important.

There will be an early need for inspection and assessment of damage to homes to determine if they are safe for residents to live in, or to enter temporarily to get personal belongings or furnishings. Following this initial assessment, there will be a need for repair estimates, completion of repairs to homes, or replacement of homes in the most severe cases.

The costs of rental assistance, housing assessment, repair, and rehabilitation are significant. Assuming that there is no Presidential Declaration of a Major Disaster which triggers FEMA funds², and assuming the scenario above, 400 households would need some form of rapid housing assessment, 150 households of those households would need assistance in finding, and perhaps paying for interim housing, and of these, 90 owner-households would need repair and rehabilitation of their homes.

² Or triggers the availability of other funds such as Community Development Block Grant (CDBG) disaster funding, which the County could apply for on behalf of the Consortium.

Estimated Costs for a Low-level Disaster Affecting Housing							
Number of Households	Market Cost of Rent / Month (2 BR apt)*	Average Duration in Months	Total Cost of Rent for 150 HH	Initial Damage Assessment per home	Total Cost of Damage Assessment	Average Cost of Home Repair / Rehab	Total Cost for All Affected HH
400				\$200	\$80,000		\$80,000
150	1200	3	\$ 540,000				\$540,000
90						\$30,000	\$2,700,000
Total for Basic Housing Needs and Repair							\$3,320,000
* Note that this does not include move-in costs and deposits, transportation, or furnishings. This assumes that these costs might be reduced or donated, with households bearing any remaining costs.							

In the case of a “mid-level” disaster initially displacing around 800 households, with 300 households needing interim housing, and 180 needing significant housing repair, the cost would be double that in the above table, or about \$6.6 million.

It is likely 1) that insurance will cover some of the repair and rehabilitation costs for homes; 2) that higher income households could bear some of the above costs; and 3) that renter households could divert rental costs from their damaged housing to new rentals. Assuming that half of the estimated costs could be met by the affected households or by insurance, there would still be a need for around \$1.7 to \$3.3 million in community resources for these low to mid-level disaster scenarios.

As mentioned above, most public monies at the state and local levels are constrained by the requirement that they be used for low-income (usually 50% AMI or below) or vulnerable populations. This means that there could be a significant gap in assistance for moderate income households who are severely affected.

Because there is a significant percent of King County’s population that speaks English “less than very well”, there will be a need for interpreters to adequately provide housing assistance and related services to some residents.

Special needs, elderly, and other vulnerable households will also need particular assistance if they are displaced from their current residences.

VII. REFERENCES

- RCW 38.52
- Washington State CEMP
- King County CEMP, ESF 6 – Mass Care, Emergency Services, Housing and Human Services
- King County CEMP, ESF 14-Long Term Community Recovery and Mitigation
- National Response Framework

VIII. TERMS & DEFINITIONS

See Appendix 1, Definitions and Appendix 2, Acronyms

STRATEGIES TO MEET POST-DISASTER HOUSING NEEDS
Post Disaster Interim Housing Annex
Tab 1 - Strategies

King County DCHS/CSD will undertake or support the following strategies to prepare for post-disaster housing needs, and to aid residents in returning to safe homes as soon as possible.

Identify Housing Resources Available for Interim Housing

- A. Develop a contact list for potential interim housing (permanent rental units that are vacant and safe to inhabit), including
 - i. public housing providers, including King County, and Renton Housing Authorities
 - ii. non-profit housing providers/managers who receive King County or other public funds
 - iii. members of the Affordable Housing Management Association
 - iv. members of the Rental Housing Association
 - v. other rental property managers (private) who are potentially willing to provide interim housing, including those participating in the Landlord Liaison Project
- B. Work with the above housing provider groups to
 - i. develop and maintain a list of contact phone numbers and emails for onsite or general managers;
 - ii. provide on-site managers with a flyer detailing King County contact information, and information that they can provide online or by phone in the event of a disaster;
 - iii. post the above information online;
 - iv. prior to a disaster, update the housing contact and vacancy information at least every six months, or more frequently as resources permit.
 - v. after a disaster, commit to providing current information on condition of housing they own or manage, number of vacant units, and pricing of units frequently, as telecommunications allow
 - vi. provide this information through a variety of channels and media.
- C. Coordinate with Seattle Office of Housing and Seattle Housing Authority as needed to share information on housing resources.
- D. As feasible, develop cooperative agreements with housing providers regarding provisions in the period following a disaster
 - i. rent levels
 - ii. move-in costs (First/last month's rent, security deposits, etc)
 - iii. model short-term leases
 - iv. responsibility for damages
- E. Provide housing resource information to OEM and to other coordinating agencies responsible for case management and/or short-term shelter

- i. immediately following a disaster, or as soon as feasible, provide DCHS/HCD staff to receive calls or emails from property ownership or management agencies, who have collected information from their on-site managers
- ii. initiate calls/emails to property management agencies who haven't responded;
- iii. within the first week after a disaster which significantly affects housing, develop a list of housing providers with current vacancies in safe, undamaged buildings;
- iv. direct multi-family rental properties needing damage assessment or repairs to DDES or to the building department of the appropriate jurisdiction, and as feasible, assist them in getting repairs done as quickly as possible
- v. coordinate with OEM and shelter personnel to assess the level of potential need for interim housing.
- vi. provide the list of properties with vacancies and their appropriate contact information to OEM or other shelter/case management personnel as directed by OEM;
- vii. post list of available units on a website as appropriate;
- viii. supply model short-term leases to potential interim renters and to landlords with appropriate vacancies;
- ix. provide information on tenant responsibility for damages to rental units to potential interim housing tenants;
- x. provide information to low-income or severely-affected households on any available financial resources for housing assistance.

F. Develop Coordination Plans with

- i. Case Management Lead Agency
- ii. Shelter Lead Agency (OEM)
- iii. DDES
- iv. American Red Cross
- v. HUD (determine steps needed to obtain income-eligibility waivers)
- vi. Disaster Assistance Service Center, if activated
- vii. Local Jurisdictions
- viii. Other Response Agencies
- ix. Public agencies offering financial assistance
- x. Foundations / private charities

Identify Financial Resources for Housing-Related Needs

- A. provide information on public and private financial resources available for rental assistance, repair costs, short-term loans and other interim needs, particularly for:
 - i. Vulnerable populations
 - ii. Low-income households
 - iii. Low to moderate income households
- B. Support KC OEM in applying for aid from state or federal agencies, with Consortium cities as partners

- C. Seek cooperative agreements with local financial institutions / mortgage lenders who are willing to assist in time of a disaster

Provide Information on Furnishings Resources and Move-in Related Transportation Resources

- A. Identify non-profit, public or private agencies which may have furniture resources available. DCHS in coordination with OEM will make contact through Washington State VOAD, who will perform outreach to members to determine if anyone has interest in supporting this service. Private companies such as Home Depot, Costco, and Ikea may also have free or reduced-cost furniture and home repair resources available.
- B. With the assistance of WA VOAD identify non-profit or public agencies who could provide free or inexpensive transport available to help households move into interim or new permanent housing in the post-shelter period.
- C. Provide this information to displaced clients along with available housing information

V. BARRIERS AND GAPS

Service Gaps and Barriers

- A. There is a need to clarify primary call-in number(s) for King County residents staffed by trained responders so that residents can be efficiently routed to the services they need without needing to make multiple calls.
- B. There is a need to identify the primary response agencies and interim housing resources for **special populations** such as the developmentally-disabled, mentally-ill, chronically chemically-dependent, or elderly who may be displaced from existing homes or facilities.
- C. In a disaster of major proportions, particularly with major disruptions of utilities or transportation, there may be a **shortage of suitable, vacant units** within King County available and accessible for interim housing.
- D. In the case of longer term displacement, there is a need to address the issue of the **proximity of interim housing to a household's jobs and the schools** that their children have attended. There may be a need to assist with access to schools close to the interim housing, some of which could be overwhelmed by the influx of new students.
- E. There is a need to identify the contract service providers that are qualified to perform services in King County. There is likely to be a **shortage of available qualified personnel** to undertake timely inspections, damage assessment and minor repairs of residential buildings in the wake of a significant disaster, particularly if other essential buildings and facilities require immediate attention.
- F. There is a need to address the issue of **under-insurance** of many residential buildings, particularly a lack of flood and/or earthquake insurance, and the lack of insurance covering potential displacement costs

- G.** Households may lose, or not have immediate access to documents they need to obtain services or financial help.

Financial Gaps and Barriers

- H.** There are no King County financial resources specifically available for post-disaster interim housing, or to meet many of the related needs described in this plan. What resources there are, are largely required to be used for services to low-income or “infirm” (special needs) individuals or households. There may be a need for waivers from current income eligibility requirements in order to serve low-moderate or moderate income households who are severely affected by a disaster.
- I.** King County DCHS Housing and Community Development Program which administers funds on behalf of the multi-jurisdictional Consortium, may have access to some unassigned funds that could be used to assist low-income households in the case of a disaster. In the case of a major disaster, they can apply for CDBG disaster funds. However, there will need to be a process in place for the Consortium to decide efficiently on the availability of funds and the priorities for their use.
- J.** While some staff resources may be available for short-term assistance, there are constraints on the use of those resources as well, both because of normal duties, and because of legal requirements controlling the use of County resources.
- K.** In the case of a low- to mid-level disaster, when there may be no Presidential Major-Disaster Declaration, and little or no financial assistance from the federal government, local and state resources could quickly become overwhelmed.
- L.** The estimate on pp. 10 - 11 above indicates that basic costs for re-housing 150 to 300 households would be in the neighborhood of \$3 million to \$6.6 million. In a “good-case scenario” it is still likely that at least half of this would need to come from public or donated community resources.

VI. WAYS TO ADDRESS BARRIERS AND GAPS

Addressing Service Gaps

- Barriers A through D can be addressed by continued coordination with King County Office of Emergency Management as plans are developed to provide these services.
- A shortage of available rental units could be addressed in several ways. One way would be to make use of hotels or motels for shorter-term interim housing (up to six weeks) if other housing resources are not available. A second would be to seek interim housing resources in neighboring counties or other communities in the state which are unaffected by the disaster. A third would be to make use of mobile housing units or other temporary housing resources provided by FEMA. All of these options presume a very large scale disaster.

- There is a need to coordinate with school districts on their plans to accommodate extra children who cannot return to their regular schools, in other undamaged, accessible schools, or to plan for ways to transport children from interim housing in a close-by community to their regular schools if they are still open.
- The shortage of qualified personnel to carry out inspections, damage assessment, and/or minor home repair of homes is likely to be a real issue. It could be addressed by inviting assistance from qualified inspectors in neighboring counties or other jurisdictions which are unaffected, or from the state.
- Assistance with minor home repair may be provided by volunteer groups such as the Mennonites, who often provide volunteer carpentry services, or perhaps by coordination with Habitat for Humanity or other volunteer organization with qualified building personnel. Volunteers for these services will need to be vetted through a qualified organization.
- The problem of under-insurance of homes could be addressed by public education campaigns carried out by local jurisdictions, or possibly countywide. Households should be encouraged to carry insurance for displacement costs as well as home repair and replacement. Renters need to carry renter insurance for personal belongings. Since premiums for flood and earthquake insurance often need to be paid in full at the beginning of the insured period, the provision of short-term loans or tax-incentives to encourage low and moderate income homeowners to carry adequate insurance would be very helpful.
- There may be a need for some temporary flexibility in what is acceptable documentation for certain types of service or financial assistance, at least until full documentation can be provided.

Addressing Gaps and Barriers to Financial Resources

- Households and local jurisdictions need to be prepared with reserve funds so that they will have some financial resources of their own in the case of a disaster.
- Since nearly all available public funding at the local and state levels is designated for low-income households, there may be a need for waivers or modifications of existing income eligibility requirements in order to serve some moderate-income households who are severely affected
- There is a need to designate an agency to receive and coordinate the disbursement of private donations. Private donations could be used to address the gaps in public funding, both for low-income households and for moderate-income households who are severely-affected.
- Local and national charitable foundations and trust funds could be asked, pre-disaster, if they would be prepared to reserve or designate some funds to help respond to financial needs of residents in the case of a disaster.
- Major mortgage lenders in the King County market could be asked to clarify their policies regarding the temporary suspension of mortgage payments for homes that

- are uninhabitable due to a disaster, and to allow such suspension of payments without significant penalty. This would allow homeowners to divert their mortgage payments to paying rent for interim housing until they can return to their home.
- Local financial institutions, particularly credit unions, can be approached to arrange for short-term loans at low or 0% interest to households needing to undertake home repairs, so that they can return to their homes as quickly as possible. If the home is insured, these could simply be “bridge loans” until insurance payments have been issued.

Post Disaster Interim Housing Annex Tab 2 – Partner Agencies

The following agencies have been identified as partner in addressing disaster housing and communications are in process to develop agreements and MOU/MOA’s with them:

King County Housing Authority (KCHA)
Renton Housing Authority (RHA)
Seattle Office of Housing (SOH)
Seattle Housing Authority (SHA)
King County Mental Health, Chemical Abuse and Dependency Services (MHCADS)
A Regional Coalition for Housing (ARCH)
Catholic Community Services (CCS)
Landlord Liaison Project – YWCA (LLP)
Affordable Housing Management Association (AHMA)
Rental Housing Association
King County Housing and Community Development Consortium
King County Cities
Salvation Army (SA)
World Vision and Quakers
Private and non-profit property management groups
Community and regional financial institutions
Faith-based institutions, including WA State VOAD